

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

NORGAARD, O'BOYLE & HANNON  
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Attorneys for Debtor, Nayana R. Desai  
By: Brian G. Hannon, Esq. (BH-3645)

In Re:

NAYANA R. DESAI

Page 1 of 5



Order Filed on November 23, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 22-18032

Chapter: 13

Hearing Date:

Judge: MBK

**ORDER ON MOTION/APPLICATION TO DISMISS/CONVERT CHAPTER 13 CASE**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

.....

**DATED: November 23, 2022**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**Page 2**

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This matter having come before the Court on Motion/Application of  
NAYANA R. DESAI, for an Order Dismissing/Converting Debtor's case, and good  
cause having been shown, it is hereby

**ORDERED** as follows:

- ☒ case is dismissed.
- ☐ case is converted to a proceeding under Chapter 7.
- ☐ case is converted to a proceeding under Chapter 11.
- ☐ case is allowed to continue under Chapter 13 upon the following terms and conditions:
  - ☐ (a) payments to the Trustee shall continue in the amount of \_\_\_\_\_ dollars/month for an additional \_\_\_\_\_ months;
  - ☐ (b) Debtor(s) shall prepare and file with the Court a Wage Order for continuing Trustee payments;
  - ☐ (c) If the Debtor(s) fail to make regular plan payments to the Trustee for a period of more than 30 consecutive days, upon the Certification of the Trustee of such non-payment, with Notice of the Certification to the debtor(s) and the debtor(s) attorney, if any, the within case shall be dismissed;
  - ☐ (d) Other (ie, Counsel Fee Award or other relief to moving party)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Page 3**

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Upon case dismissal/conversion, any funds held by the Chapter 13 Trustee from payments made on account of debtor(s) Plan, shall be disbursed to the Debtor(s), except as follows:

(a) \$\_\_\_\_\_ shall be disbursed to Debtor(s) Counsel for Counsel Fees and Costs hereby allowed as an Administrative Expense;

(b) \$\_\_\_\_\_ to \_\_\_\_\_ (Creditor) for adequate protection payments pursuant to prior Order of the Court.

(c) Other: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

In re:  
Nayana R Desai  
Debtor

Case No. 22-18032-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 23, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2022:

Recip ID	Recipient Name and Address
db	Nayana R Desai, 855 New Dover Rd, Edison, NJ 08820-1806

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor Metropolitan Life Insurance Company bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Brian Gregory Hannon	on behalf of Debtor Nayana R Desai bhannon@norgaardfirm.com sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com
Denise E. Carlon	on behalf of Creditor Metropolitan Life Insurance Company dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Michael C. Hughes	on behalf of Creditor Victoria Capital Trust f/k/a Toorak Repo Seller I Trust, by and through its Trustee, Wilmington Savings Fund Society, FSB mhughes@polsinelli.com, docket@polsinelli.com;robrien@polsinelli.com;dbauleo@polsinelli.com
Steven Eisenberg	on behalf of Creditor U.S. Bank National Association as Trustee for Velocity Commercial Capital Loan Trust 2016-2 bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Nov 23, 2022

Form ID: pdf903

Total Noticed: 1

TOTAL: 7